

List all operating expenses and debts (to include salaries, auto loans, credit cards, second mortgage, utilities, auto insurance, IRS liabilities, etc.). Please use a separate line for each credit card, auto loan, etc. Attach additional sheets if necessary.

## SECTION VI - CREDIT HISTORY

IF "YES" IS ANSWERED BELOW, EXPLAIN ON A SEPARATE SHEET

## 7A. REFERENCES FOR BORROWER

### 7B. REFERENCES FOR CO-BORROWER

The undersigned applies for a loan indicating that its proceeds will solely be used to assist in the provision of transitional housing exclusively for veterans who are in (or who recently have been in) a program for the treatment of substance abuse, that the residence will be operated in accordance with Loan Agreement signed on VA Form 10-0146D, and that all statements made in this application are true and are made for the purposes of obtaining the loan. This application constitutes consent for verification of information; any source named in this application may be contacted. The original or a copy of this application will be retained by the lender, even if the loan is not granted.

DO NOT WRITE IN THIS SPACE - FOR DEPARTMENT OF VETERANS AFFAIRS USE ONLY

**VA FORM 10-0146**  
**MAY 1994**